

Security Assessment Report

FOR [REDACTED] ASSOCIATION, LLC
BY DAVID J MATHENA & ASSOCIATES , LLC

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Security Assessment Report



May 21, 2025

██████████ Community Association,
Inc.

██████████ Road

Panama City Beach, FL, 32413

Introduction:

Between May 6, 2025, and May 13, 2025, a comprehensive security assessment was conducted by David J Mathena & Associates at ██████████ Condominiums in Panama City Beach, Florida, to evaluate the property's existing security measures and identify opportunities for improvement. The assessment focused on key areas, including surveillance systems, property access control, security staffing, lighting conditions, policies and procedures, emergency preparedness and response, and Crime Prevention Through Environmental Design (CPTED) measures upon the lands owned, controlled by, and associated with ██████████ Condo Association. This report provides a detailed analysis of current conditions and offers actionable recommendations to enhance security, promote resident confidence, and ensure compliance with Florida laws and local regulations, while aligning with the Association's commitment to fostering a safe and welcoming community environment.

About The Assessors:

David J Mathena & Associates is a premier security services firm specializing in the unique needs of Northwest Florida's hospitality-driven communities, including condominiums, HOAs, and resort properties. Founded by a military veteran with deep roots in the region, David J Mathena & Associates blends field-proven tactics with modern training, consulting, and operational expertise to deliver unmatched security solutions.

David J. Mathena – Executive Director of Op Four Training Group and owner of David J Mathena & Associates – brings more than 27 years of hands-on experience designing and deploying both human and technological security measures for corporate, industrial, and luxury residential clients. His career reflects a rare blend of strategic vision and operational execution, delivering security programs that integrate personnel, technology, and policy into seamless, high-performance systems. His leadership has shaped best practices for hospitality-focused guard services across coastal Mississippi, Alabama, and Northwest Florida.

Kevin Jackson, co-owner, Chief Instructor, and Security Consultant for Op Four Training Group, is a retired USAF Security Forces Master Sergeant with decades of global leadership in base defense, anti-terrorism operations, and force protection. He holds a Bachelor's degree in Security Management from the American Military University and is recognized for his ability to translate complex security challenges into clear, actionable training that strengthens both personnel and programs.

Scope and Methodology:

The security assessment for [REDACTED] Condos, conducted between May 6, 2025, and May 13, 2025, in Panama City Beach, Florida, was designed to comprehensively evaluate the property's security measures and identify opportunities to enhance resident safety, protect assets, and mitigate legal and liability risks.

The Scope of Work encompassed a multi-faceted approach, including a fully-guided walkthrough of the property with Security Director [REDACTED] to gain insights into existing security operations, infrastructure, and challenges. This was complemented by an unguided exploratory tour of the property to independently assess specific areas, such as common areas, parking lots, entry points, and amenities, as well as operational processes.

Additionally, the assessment included a thorough research phase, analyzing relevant crime data, Florida laws, local Panama City Beach ordinances, and security industry best practices to ensure recommendations align with legal and professional standards.

Key areas of focus included crime trends analysis for Panama City Beach and neighborhoods surrounding [REDACTED] Condominiums, security staffing and operations, access control devices and policies, lighting conditions, surveillance systems and policies, general security policies and procedures, emergency preparedness and response protocols, and the application of Crime Prevention Through Environmental Design (CPTED) principles.

This holistic approach ensures that recommendations are tailored to the unique needs of [REDACTED] Condominiums, promoting a secure, compliant, and resident-focused environment.

Executive Summary:

██████████ Condos is located in the eastern Valencia Beach/Hollywood Beach Crime Statistical Area. It has a crime index of 47 (100 being the safest), and a crime rate of 14.6 incidents per 1,000 residents. Residents of the Valencia Beach/Hollywood Beach Crime Statistical Area have a 1 in 325 chance of becoming a victim of a violent crime, and a 1 in 68 chance of becoming a victim of property crime. This is lower than both the city average for Panama City Beach, and the average for the state of Florida.

Employee Staffing is maintained very well in regards to overtime and turnover. This indicates that leadership is doing an *exceptional* job at both managing the security program and leading the security team.

The on-site security personnel appear to be effective in managing routine situations and maintaining order throughout the property. Officers adhere to uniform standards and operational procedures as outlined in the community's Standard Operating Procedures (SOP) Manual. The security team demonstrates professionalism, motivation, and a strong sense of pride in both their appearance and work ethic.

David J Mathena & Associates recommends scheduling two more security officers during tourism season, 24/7 to provide better coverage in accordance with industry standards, and to reduce response times, increase visibility and deterrence, and enhance the overall effectiveness of the security program.

David J Mathena & Associates also recommends providing mandatory training to improve Security Officers' report writing skills.

██████████'s main access gate is located about half a mile from the property, on a road owned by ██████████ Beach. Although the gate is jointly owned, it is staffed solely by ██████████ security officers, who manage traffic for both communities. This arrangement increases liability, as officers are operating beyond ██████████'s legal boundaries. David J Mathena & Associates recommends relocating the gate closer to ██████████ property to reduce liability, improve efficiency, enhance officer safety, and ensure resources are focused on areas within the Association's jurisdiction.

While fitness centers and sunrooms at ██████████ are secured with code locks, the swimming pools and tennis courts remain open-access. This creates a friendly

environment but also increases the risk of unauthorized use, trespassing, vandalism, and property damage.

David J Mathena & Associates recommends securing all exterior amenities with locking mechanisms, using the same code lock system already in place for consistency. Access codes should also be updated monthly to prevent misuse.

The parking lot in front of the Association Office lacks adequate lighting at night, creating dark and potentially unsafe conditions. David J Mathena & Associates recommends installing downward-facing light posts with energy-efficient fixtures and optional motion sensors to improve visibility, enhance safety, and reduce light pollution and energy use.

██████████'s current surveillance system is a fragmented mix of equipment shared with ██████████ Beach, with limited access and control. Security personnel have access to only thirteen cameras, and key areas lack coverage.

David J Mathena & Associates recommends a unified, property-wide camera system fully controlled by ██████████ staff to improve monitoring, protect privacy, and enhance security operations.

David J Mathena & Associates recommends adopting a "Stand and Greet Policy" for gate security officers to enhance visibility, professionalism, and deterrence. However, we advise against a standing-only policy, as it may negatively impact morale and increase turnover. A balanced approach promotes both officer engagement and long-term retention.

The current SOP directs security officers to confiscate alcohol from individuals suspected of being underage, which is not legally advisable. David J Mathena & Associates recommends updating the policy to have officers notify law enforcement if underage drinking is observed or suspected, and contact a parent or responsible adult if the individual is under 18.

██████████ currently lacks a formal surveillance policy. David J Mathena & Associates recommends creating a clear, written policy to reduce legal risks, protect resident privacy, and ensure compliance with state and federal laws.

[CPTED] ██████████ Condominiums is bordered by ██████████ and ██████████ to the north; ██████████ Beach and ██████████ to the east;

██████████ to the west; and ██████████ to the south. Despite these natural and developed boundaries, there is a notable lack of physical or visual territorial reinforcement. Improved signage and boundary delineation are recommended to enhance security presence and reduce unauthorized access.

David J Mathena & Associates recommends installing “No Trespassing” and “Video Surveillance” signs at key locations to clearly mark property boundaries, enhance security, and reduce legal risks. Suggested spots include the gatehouse, major intersections, amenity areas, and optionally at building entrances.

If the gatehouse remains in its current location, we also recommend trimming or removing the front shrub to improve visibility of incoming traffic.

Findings and Observations

1. Crime Trends Analysis

██████████ Condominiums is situated in Panama City Beach, Florida, a locale that has experienced notable fluctuations in crime rates over recent years. Understanding these trends is crucial for assessing potential security risks and implementing effective mitigation strategies.

Panama City Beach Crime Overview

According to Neighborhood Scout, Panama City Beach has a total crime index of 5 (100 being the safest), and a crime rate of approximately 39.6 incidents per 1,000 residents, placing it among the higher crime rates in the United States. Residents have a 1 in 25 chance of becoming a victim of either violent or property crime. Specifically, the violent crime rate stands at 5.16 per 1,000 residents, while the property crime rate is 34.45 per 1,000 residents. Further data from Niche indicates that the assault rate in Panama City Beach is 842.3 per 100,000 residents, significantly higher than the national average of 282.7. The murder rate is 15.7 per 100,000, compared to the national average of 6.1.

Crime Statistical Area

██████████ Condos is located in the eastern *Valencia Beach/Hollywood Beach* Crime Statistical Area. It has a crime index of 47 (100 being the safest), and a crime rate of 14.6 incidents per 1,000 residents. Residents of the *Valencia Beach/Hollywood Beach* Crime Statistical Area have a 1 in 325 chance of becoming a victim of a violent crime, and a 1 in 68 chance of becoming a victim of property crime. This is lower than both the city average for Panama City Beach, and the average for the state of Florida.

Recent Crime Reports

Specific crime reports were not readily available upon our request from Bay County Sheriff's Department.

2. Security Staffing & Operations

The property consists of [REDACTED] condominium units occupying [REDACTED] mid-rise buildings and one tower building sitting on [REDACTED] acres of land.

The Association directly employs [REDACTED] security personnel, including the Security Director, who provide overlapping 24/7 coverage year round.

According to the Security Director, In the past 12 months, two Security Officers have left employment with [REDACTED] Condos, resulting in 18.1% Turnover Rate. That is *exceptionally* well below the national average for the security industry, which can run between 100% and 300%.

Scheduling is as follows:

- One Security Officer at main gate (who also provides dispatch service) 24/7
- Two Security Officers on patrol (days) – Reduce to one officer in evenings/overnights

Security personnel are responsible for controlling access to the property via the main gate, located at [REDACTED] and [REDACTED] Avenue; checking and providing parking passes at the gate; patrolling the property on foot and in golf carts; patrolling the interior of the towers; rule enforcement; checking elevators for functionality; responding to calls for assistance (including elevator malfunctions with and without entrapment); and reporting and maintaining daily activity logs.

Average population at [REDACTED] is approximately 2500 persons, including staff and non-resident visitors (adjusted for tourist season). This equates to a ratio of 1:1,250 (evenings & overnights) or 1:833 (days) security officers to resident population. For comparison, the International Foundation for Protection Officers (IFPO) suggests 1 officer per 250–500 residents in residential communities.

As of the last quarter, the security team clocked an average of [REDACTED] hours. They worked an average of 2.5 overtime hours per week, which can be attributed to training and scheduling overlaps (coming in early for briefing and passdown). This results in a 0.6% overtime rate. For comparison, the industry average is 2%–5%. This indicates strong leadership and scheduling efficiency at [REDACTED] Condos.

The Security team appears to operate effectively, led by the Security Director, [REDACTED], and supported by the Community Association Manager, [REDACTED].

Communication appears seamlessly integrated, connecting the Security team with Maintenance, Housekeeping, and Management via handheld radios, and a base station located at the main gate which operates as a makeshift dispatch center.

Security Officers are regularly tasked with writing incident reports; however, many of these reports are incomplete, poorly written, or difficult to read, which can compromise their usefulness in addressing liability concerns or supporting follow-up actions.

3. Access Control

██████████ Condos is access controlled by a single gate distal to the property by approximately one-half mile of paved road belonging to ██████████ Beach. The gate and gatehouse are partially and jointly owned and maintained by both ██████████ and ██████████ Beach, and manned exclusively by ██████████ Security Officers. Security Officers receive traffic for both associations, despite being employed and financed by ██████████. This could greatly increase liability for the Association, as security personnel can be said to operate outside jurisdictional boundaries.

Property boundaries are as follows:

- North boundary – ██████████
- East boundary – ██████████
- West boundary – ██████████
- South boundary – ██████████

The property consists of ██████████ condominium buildings, all of which remain open to unrestricted pedestrian access 24 hours a day. While individual units are secured by private door locks, these locks are installed and maintained exclusively by the individual homeowners. Per association policy, unit access must be granted to HOA staff upon request; however, the association does not oversee or standardize the locking mechanisms, creating variability in security measures across the property.

Keys to individual condominium units are securely stored by the Association and signed out by security personnel as needed for lockouts or emergencies. A designated staff member conducts periodic audits and inventories to ensure accountability. Per Association policy, unit owners are required to provide management with access to their units to support emergency, security, and maintenance response.

Fitness centers and sunrooms within the ██████████ buildings are secured with code-locking doorknobs. However, the swimming pools and tennis courts remain open-access. While this openness creates a welcoming atmosphere for residents and guests, it also makes these amenities vulnerable to unauthorized use by unwelcomed visitors. This can lead to increased incidents of trespassing, theft, vandalism, and property damage.

4. Lighting

Lighting in common areas is provided by a combination of incandescent and LED lights throughout the property. Cat walk lights on Buildings 1 and 3 provide enough light to help prevent injuries, while also remaining compliant with turtle laws for the beach. Light posts above the parking lots provide ample lighting where they are installed. All common area lights are set to operate on a timer which switches on at sunset and off at sunrise. Timer seems to be delayed and may need adjusting for Daylight Savings Time.

The parking lot in front of the [REDACTED] Condos Association Office experiences insufficient illumination during nighttime hours, resulting in dark and potentially unsafe conditions. Given the expansive size of the parking area and the significant value of the assets within the Association Office, inadequate lighting poses risks to resident safety, property security, and the Association's liability. Poorly lit areas may increase the likelihood of accidents, vandalism, or unauthorized activities, which could undermine the Association's commitment to maintaining a safe and secure environment for residents and guests.

5. Surveillance

The surveillance systems at [REDACTED] appear to be a mixed-use, piecemeal collaboration between [REDACTED] and [REDACTED] Beach, with some devices belonging to one association and some belonging to the other. [REDACTED] Security has limited access to a total of thirteen cameras, and some functionality is controlled by parties outside [REDACTED]. There is also a distinct lack of surveillance in key areas; specifically, at the front of the [REDACTED] Building and the parking lot, at pools, front entrance, in elevator lobbies, and in hallways of each building.

Due to the inconsistencies in security created by allowing individual homeowners to select and maintain their own door locks (see Section 3: Access Control), a secondary layer of security is necessary to ensure uniform protection and system-wide reliability.

There appears to be a privacy policy in practice, but it has not been codified. At the present, anyone requesting access to the four (4) video feeds or recordings of events occurring at the front of the property must contact the Security Director, [REDACTED]; however, those cameras, as well as the nine (9) other cameras at the back of the property are under the control of the [REDACTED] General Manager and Assistant General Manager. Additionally, neither the [REDACTED] Security Director, nor the Community Association Manager is assigned administrative privileges to the surveillance system.

6. Policies & Procedures

Security Officers at [REDACTED] take pride in their appearance and consistently adhere to standardized uniform policies, which contributes to a professional and cohesive presence on the property.

The Standard Operating Procedures (SOP) manual is currently undergoing revision. According to the existing SOP, security officers are instructed to confiscate alcoholic beverages from individuals suspected of being underage. However, this practice is not legally advisable. Security Officers are not law enforcement and do not possess the legal authority to seize personal property. Confiscating alcohol could be interpreted as theft or an unlawful search and seizure, potentially exposing the Association to claims of civil rights violations.

Additionally, there appears to be no formal surveillance policy in place at [REDACTED] Condominiums. Establishing a written surveillance policy is essential to minimize legal risks, ensure compliance with applicable federal and Florida laws, and protect the privacy of residents and guests.

7. Emergency Preparedness & Response

David J Mathena & Associates' security assessment identified a limited role for the Security Team in emergency preparedness and response. Security personnel are not actively involved in managing incidents such as fire, flood, medical emergencies, severe weather events (including hurricanes and tornadoes), or active assailant situations.

Instead, the property's maintenance team assumes primary responsibility in these scenarios. The maintenance staff has demonstrated effective leadership in mitigating property loss and coordinating appropriate responses during emergency events.

Security Officers do, however, serve as the primary responders for elevator malfunctions. This includes responding to incidents with or without entrapment. Officers are expected to attempt safe extraction of passengers and reset the elevator system when possible. If the issue exceeds their capability, Cavender Elevator is contacted to perform necessary repairs.

A written Emergency Response Plan was written in May 2005, and revised as recently as September 2023. It appears to be thorough and practical, and leadership is knowledgeable of its contents and their individual roles in an emergency situation.

8. Crime Prevention Through Environmental Design (CPTED)

██████████ Condominiums is bordered by ██████████ and ██████████ to the north; ██████████ and ██████████ to the east; ██████████ to the west; and ██████████ to the south. Despite these natural and developed boundaries, there is a notable lack of physical or visual territorial reinforcement. Signage identifying the property lines is sparse or non-existent, and there are few, if any, deterrents in place to prevent inadvertent or intentional trespassing.

This includes the primary vehicle entrance, which is shared and jointly maintained by both ██████████ and ██████████. The absence of clear demarcation and limited access control measures at this point further contributes to ambiguity regarding jurisdiction, enforcement authority, and boundary integrity.

According to the ██████████ Community Association Owners' Manual & Policy Book, signage is required to warn that individuals using ██████████ facilities without a current room registration or being a guest of an owner will be immediately evicted. Facilities covered under this policy include pools, picnic areas, ██████████, and the exercise room. However, no signage was observed on the property to indicate compliance with this policy.

Gatehouse operations are currently affected by reduced line-of-sight visibility. A shrub at the front (northeast) wall of the gatehouse has become overgrown and impedes the Security Officer's view of incoming traffic.

RECOMMENDATIONS

The following recommendations are based on David J Mathena & Associates' comprehensive security assessment of [REDACTED] Condominiums. Each item has been developed to strengthen safety, reduce liability, and align with industry best practices for residential and resort communities. These recommendations are practical, scalable, and tailored to the unique layout, operations, and expectations of the [REDACTED] community. We encourage the Association to review each recommendation with its board, management team, and relevant vendors to determine implementation priorities.

STAFFING & OPERATIONS

Schedule two additional security officers during peak tourism season – [Low Priority | Short Term]

Adding officers per shift during high-traffic months ensures continuous 24/7 coverage, improves visibility, enhances deterrence, and aligns staffing levels with industry best practices.

Implement mandatory report writing training for all officers – [Low Priority | Short Term]

Clear, consistent incident documentation is essential for effective communication and legal protection. Formal training will help standardize reports and reduce liability exposure.

ACCESS CONTROL

Relocate the main gate closer to the [REDACTED] property line – [Medium Priority | Long Term]

Moving the gate inward will reduce liability from non-resident traffic, allow security efforts to focus exclusively on property under Association jurisdiction, improve efficiency, and shorten response times.

Secure all exterior amenities with code-locking mechanisms – [Medium Priority | Medium Term]

Install locks on pools, sports courts, and other outdoor features using the same access code systems currently in place for the fitness centers and sunrooms. Update codes monthly to reduce unauthorized access.

LIGHTING

Install turtle-friendly lighting near the Association Office – [Medium Priority | Short Term]

Use low-pressure sodium (LPS) lamps with full cut-off fixtures to illuminate parking areas while reducing light pollution. Motion-detection switches can further reduce energy use. These amber lights meet FWC sea turtle protection standards and support both safety and environmental compliance.

SURVEILLANCE

Install a modern, secure camera system throughout the property – [High Priority | Medium Term]

Deploy cameras at key areas including entrances, parking lots, amenities, elevator lobbies, and optionally, residential hallways. Provide live access to the gatehouse and administrative access to management. Footage should be managed solely by [REDACTED] personnel.

Draft and implement a formal surveillance policy – [High Priority | Short Term]

This policy should clarify camera locations, access protocols, and footage retention

standards while ensuring compliance with Florida Statute § 934.03. A written policy reduces legal risk, promotes transparency, and reinforces community trust.

POLICY & PROCEDURES

Adopt a Stand and Greet policy for gate officers – [Medium Priority | Short Term]

Encourage officers to stand and greet incoming guests to enhance visibility and authority. Avoid a full-time standing requirement to maintain morale and minimize turnover.

Revise underage alcohol response policy – [Medium Priority | Short Term]

Update policy to state: "If underage alcohol consumption is observed or suspected, the Security Officer will notify law enforcement. If the individual is under the age of 18, the officer will also notify the subject's parent(s) or a responsible adult."

CPTED (Crime Prevention Through Environmental Design)

Install 'No Trespassing' signs at all amenity access points – [High Priority | Immediate]

Signs should clearly state that use is restricted to registered guests and owners. This brings the property into policy compliance and deters trespassing.

Post surveillance notice signs throughout the property – [High Priority | Immediate]

Install clear signage stating "This Area Under Video Surveillance for Security Purposes" at key locations. This reduces liability, supports the surveillance program, and ensures legal compliance.

Improve gatehouse visibility by trimming or removing front shrubbery – [Low Priority | Short Term]

Remove visual obstructions to improve incoming traffic visibility and officer safety at the gatehouse.

Conclusion

The security assessment of [REDACTED] Condominiums reveals a property with a solid foundation and significant potential for improvement. While many basic protocols are in place, opportunities exist to modernize systems, clarify procedures, and elevate the professionalism of the security operation. The recommendations provided by David J Mathena & Associates are designed to enhance safety, reduce liability, and align the community's security practices with current industry standards.

By taking proactive steps such as implementing a written surveillance policy, strengthening access control, improving officer training, and enhancing visibility, the Association can foster a safer, more controlled environment for residents, guests, and staff. These measures will not only increase operational efficiency but also reinforce [REDACTED]'s reputation as a secure and well-managed coastal community.

David J Mathena & Associates remains available to assist with the implementation of these recommendations and to support the ongoing development of a high-performing security program tailored to the unique needs of [REDACTED].